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Title: INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

IN THE CLAIMS

Please amend the claims as follows.

1-20. (Canceled)

21. (Previously Presented) A computer-automated method for financial planning by managing stored data values representing spending resources of an organization, the method comprising the computer-implemented steps of:

receiving first data input that specifies a spending capacity for at least a portion of the organization;

in response to receiving the first data input, creating and storing spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input;

receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input;

determining whether the planned expense data satisfies a criterion that is based on the spending capacity data; and

storing the planned expense data in the public area only when the planned expense data satisfies the criterion.

22. (Previously Presented) A method as recited in Claim 21, wherein:

the organization is a business;

the portion of the organization is a department selected by user input from among a plurality of departments of the business;

the department is associated with at least one spend account;

the spending capacity is a limit on spending by the department; and

the criterion is satisfied only when a sum associated with the planned expense data does

not exceed the spending capacity.

23.   (Previously Presented) A method as recited in Claim 21, wherein:

the portion of the organization is a department selected by user input from among a

plurality of departments of a business; and

the department is associated with one or more financial plans that are created and stored

in the private area based on user input from a business manager of the department.

24.   (Previously Presented) A method as recited in Claim 21, further comprising the

computer-implemented steps of:

developing an object that is related to financial activity of the portion of the organization;

monitoring the object to identify financial activity in the portion of the organization; and

wherein the step of creating the planned expense data in the private area is carried out

based on financial activity that is identified from monitoring the object.

25.   (Previously Presented) A method as recited in Claim 21, further comprising the

computer-implemented steps of:

receiving a request to modify the spending capacity for the portion of the organization;

determining whether the request is allowable; and

only when the request is allowable, updating the first data that is stored in the public area

to reflect the request to modify the resource capacity for the portion of the organization.

26.   (Previously Presented) A method as recited in Claim 25, wherein the request to modify

the resource capacity is user data input representing a request to increase the spending capacity.

27.   (Previously Presented) A method as recited in Claim 25, wherein the step of determining

whether the request is allowable comprises the computer-implemented steps of:

sending an electronic message to another portion of the organization, wherein the message describes the request to modify the spending capacity; and

receiving an electronic response from the other portion of the organization, wherein the response indicates whether the request to modify the spending capacity is allowable.

28.   (Previously Presented) A method as recited in Claim 27, wherein the response specifies that the request to modify the spending capacity is allowable based on a different value of the resource capacity than an original value of the spending capacity specified in the request.

29.   (Previously Presented) A method as recited in Claim 21, further comprising the computer-implemented steps of:

receiving user data input representing a modification to one or more planned expenses for the portion of the organization; and

updating only the planned expense data that is stored in the private area.

30.   (Previously Presented) A method as recited in Claim 21, wherein:

the step of creating and storing the planned expense data in the private area includes the step of creating and storing one or more private plan objects in the private area as part of a department object that is associated with the portion of the organization; and

the step of storing the planned expense data in the public area includes the step of creating one or more public plan objects as part of the department object.

31.   (Previously Presented) A computer-automated method for financial planning based on managing spending resources in an organization that includes a plurality of sub-organizations, the method comprising the computer-implemented steps of:

creating and storing a stored data hierarchy that represents the organization and the sub-organizations and comprises a plurality of hierarchical levels,

receiving first data that specifies a first resource capacity for a first hierarchical level from the plurality of hierarchical levels;

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receiving second data that defines one or more second resource capacities for one or more sub-organizations in a second hierarchical level from the plurality of hierarchical levels;

storing the second data for a particular sub-organization of the one or more sub-organizations in a private area that is accessible by users associated with the particular sub-organization;

when the second data does not exceed the first resource capacity, storing the second data in a public area that is accessible by users associated with the first hierarchical level and the second hierarchical level;

receiving third data that specifies one or more planned resource allocations for each of the one or more sub-organizations in the second hierarchical level; and

for each particular sub-organization of the one or more sub-organizations in the second hierarchical level:

storing the third data in an additional private area that is only accessible by users associated with the particular sub-organization; and

when the third data does not exceed the second resource capacity for the particular sub-organization, storing the third data in the public area that is accessible by users associated with the first hierarchical level and the second hierarchical level.

32.   (Previously Presented) A method as recited in Claim 31, further comprising the computer-implemented step of:

for each particular sub-organization of the one or more sub-organizations in the second hierarchical level, when the third data exceeds the second resource capacity for the particular sub-organization:

receiving a request to modify the second resource capacity for the particular sub-organization;

determining whether the request is allowable; and

when the request is allowable, updating the second resource capacity for the particular sub-organization.

33.   (Previously Presented) A method as recited in Claim 31, wherein the one or more

planned resource allocations includes one or more third resource capacities for one or more sub-

organizations in a third hierarchical level from the plurality of hierarchical levels.

34.   (Previously Presented) A method as recited in Claim 31, wherein the first hierarchical

level is associated with at least one spend account.

35.   (Previously Presented) A method for controlling spending in a business that includes a

plurality of departments, the method comprising the computer-implemented steps of:

        receiving first data input that specifies a spending capacity for a department from the

plurality of departments;

        in response to receiving the first data input, creating and storing first data in a public area,

wherein the first data defines the spending capacity for the department;

        receiving second data input that specifies one or more planned expenses for the

department;

        in response to receiving the second data input, creating and storing second data in a

private area, wherein the second data defines the one or more planned expenses based on the

second data input;

        determining, based on the first data and the second data, whether the one or more planned

expenses are within the spending capacity for the department;

        when the one or more planned expenses are not within the spending capacity for the

department,

                receiving a request to increase the spending capacity for the department;

                determining whether the request is allowable;

                when the request is allowable, updating the spending capacity for the

        department; and

        when the one or more planned expenses are within the spending capacity for the

department, storing the second data in the public area.

36.   (Previously Presented) A method for financial planning for a business, comprising:

receiving input from a plurality of front line participants of the business, wherein the input specifies revenue forecasts for the business;

in response to receiving the input, combining the input from the plurality of front line participants into an overall bookings forecast and an overall revenue forecast for the business;

storing the overall bookings forecast and overall revenue forecast;

based on the overall revenue forecast and a profit and loss model, calculating an overall resource capacity for the business;

based on the overall resource capacity, receiving a plurality of resource capacities for a plurality of departments of the business;

storing data that defines the plurality of resource capacities in a private area;

when a sum of the plurality of resource capacities does not exceed the overall resource capacity, storing the plurality of resource capacities in a public area; and

adjusting the plurality of resource capacities in response to one or more requests from the plurality of departments.

37.   (Previously Presented) A method as recited in Claim 36, further comprising the computer-implemented steps of:

receiving modified input from the plurality of front line participants;

in response to receiving the modified input, calculating a revised overall spending capacity based on the modified input;

based on revised overall spending capacity, receiving a plurality of modified resource capacities for the plurality of departments;

storing modified data that defines the plurality of modified resource capacities in a private area;

when a revised sum of the plurality of modified resource capacities does not exceed the revised overall resource capacity, storing the plurality of modified resource capacities in the public area; and

adjusting the plurality of modified resource capacities in response to one or more additional requests from the plurality of departments.

38.   (Previously Presented) A computer-readable medium carrying one or more sequences of instructions for financial planning by managing stored data values representing spending resources of an organization, wherein execution of the one or more sequences of instructions by one or more processors causes the one or more processors to perform the steps of:

receiving first data input that specifies a spending capacity for at least a portion of the organization;

in response to receiving the first data input, creating and storing spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input;

receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input;

determining whether the planned expense data satisfies a criterion that is based on the spending capacity data; and

storing the planned expense data in the public area only when the planned expense data satisfies the criterion.

39.   (Previously Presented) A computer-automated apparatus for financial planning that manages stored data values representing spending resources of an organization, comprising:

means for receiving first data input that specifies a spending capacity for at least a portion of the organization;

means for creating and storing, in response to receiving the first data input, spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input;

means for receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

means for creating and storing, in response to receiving the second data input, planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input;

means for determining whether the planned expense data satisfies a criterion that is based on the spending capacity data; and

means for storing the planned expense data in the public area only when the planned expense data satisfies the criterion.

40.   (Previously Presented) A computer-automated apparatus for financial planning that manages stored data values representing spending resources of an organization, comprising:

a network interface that is coupled to a data network for receiving one or more packet flows therefrom;

a processor communicatively coupled to the network interface;

one or more stored sequences of instructions which, when executed by the processor, cause the processor to carry out the steps of:

receiving first data input that specifies a spending capacity for at least a portion of the organization;

in response to receiving the first data input, creating and storing spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input;

receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input;

determining whether the planned expense data satisfies a criterion that is based on the spending capacity data; and

storing the planned expense data in the public area only when the planned expense data satisfies the criterion.